



**FEMA**

# Disaster News

July 25, 2005  
DR-1593-019  
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## **Individuals and Households Program Helps Renters and Homeowners**

**Montgomery, Al** - The Alabama Emergency Management Agency (AEMA) and the Department of Homeland Security's Federal Emergency Management Agency (FEMA) want to ensure a safe, secure and functional place to live for those who have been displaced by Hurricane Dennis.

The Individuals and Households Program (IHP) helps renters and homeowners whose primary residences were damaged or destroyed.

Types of assistance available include:

- Rent - Provides limited rental assistance for homeowners and renters who cannot or should not live in their homes because of the disaster.
- Repair - Provides funds to homeowners to make repairs. These funds should be used to assist with making the home safe, sanitary and functional.
- Lodging Expenses - Reimburses eligible applicants for hotel expenses incurred immediately after the disaster.

"FEMA disaster assistance covers basic needs, but does not normally compensate disaster victims for their entire loss," said Federal Coordinating Officer Mike Bolch. Each situation is unique and is handled on a case-by-case basis. Anyone who suffered damage from Hurricane Dennis can register for assistance by calling the FEMA registration line, **1-800-621-FEMA (3362)**. For the speech- or hearing-impaired, the number is **1-800-462-7585**.

In addition to the FEMA programs, the U.S. Small Business Administration (SBA) makes low interest loans to homeowners, renters and businesses of all sizes. Homeowners may borrow up to \$200,000 to repair or replace damaged or destroyed real estate. Both homeowners and renters may borrow up to \$40,000 to repair or replace damaged or destroyed personal property. Business owners may borrow up to \$1.5 million for similar losses.

"We recognize the anguish of those who have been displaced from their homes. These people need assistance," said Bruce Baughman, AEMA state coordinating officer. "Calling the toll-free registration number is the first step in seeking help that may include temporary disaster housing assistance."

FEMA prepares the nation for all hazards and manages federal response and recovery efforts following an incident of national significance. FEMA also initiates mitigation activities, trains first responders, works with state and local emergency managers, and manages the National Flood Insurance Program and the U.S. Fire Administration. FEMA became part of the U.S. Department of Homeland Security on March 1, 2003.

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